

**CITY OF HAMILTON
2016 PROPERTY AND LIABILITY INSURANCE RENEWAL
COVERAGES AND LIMITS**

TYPE OF COVERAGE	COVERAGE	DEDUCTIBLE
Municipal Liability	*5,000,000	250,000
Errors & Omissions Liability	Included	
Non Owned Auto	Included	
Excess Liability	Included	
Municipal Conflict of Interest	100,000	
Legal Expense	250,000	
Comprehensive Crime	10,000,000	25,000
Crime Excess	Included	
Property	\$2.44 Billion Replacement Value	500,000
Boiler	Included	100,000
City Auto	*5,000,000	500,000
Garage Liability Insurance	*5,000,000	
Environmental Impairment Liability (including WWTP)	10,000,000	500,000
Cyber Liability	5,000,000	\$150,000
Terrorism	As per schedule	\$500,000
HSR Rolling Stock (Transit)	\$43,000,000 (Included in Property)	50,000
HSR Auto Fleet	*5,000,000	100,000
Excess Umbrella* Excess over; General Liability, City Auto Fleet, HSR Auto Fleet, Garage Auto Liability	*45,000,000	NIL
HECFI Directors' And Officers' Liability	3,000,000	35,000

CITY OF HAMILTON 2016 PROPERTY AND LIABILITY INSURANCE RENEWAL INSURANCE PREMIUM COMPARISON		
	2015-2016	2016-2017
Total of all policies (Net of Taxes)	\$3,783,444	\$4,070,240
Taxes	\$151,075	\$155,583
Grand Total	\$3,934,519	\$4,225,823